



Order Filed on March 3, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
RS1765
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys' for the Mortgagee
File No. 086763B

In Re:

Ralph A. Davis

Case No.: 15-28859-ABA

Hearing Date: February 23, 2016
Judge: Andrew B. Altenburg Jr.

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: March 3, 2016



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Applicant: Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association ("Fannie
Mae"), creditor c/o Seterus, Inc.

Applicant's Counsel: Rob Saltzman, Esquire

Debtor's Counsel: Mark W. Ford, Esquire

Property Involved ("Collateral"): 3 Stites Avenue, Gloucester City, NJ, 08030

Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
 - ☒ The Debtor is overdue for four months, from November 1, 2015 to February 1, 2016.
 - ☒ The Debtor is overdue for four payments at \$464.04 per month.Total Arrearages Due \$1,856.16.
2. Debtor must cure all post-Petition arrearages as follows:
 - ☒ Immediate payment shall be made in the amount of \$1,700. Payment shall be made no later than February 16, 2016.
 - ☒ The remaining post-Petition arrearage balance of \$156.16 shall be made no later than April 1, 2016.
 - ☒ Beginning on March 1, 2016, regular monthly mortgage payments shall continue to be made in the amount of \$551.20.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - ☒ Immediate payment and Regular monthly payment:

Seterus, Inc.
PO Box 11790
Newark, NJ 07101-4790

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$350.00, and costs of \$176.00.

The fees and costs are payable:

☒ through the Chapter 13 Plan.